

Highlights

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Work/Life NAVIGATOR

Issue No.16



All Life Wishes to Reward Its Benefactor

Work/Life

Parents, leaders, employers, teachers and volunteers - have you discovered one of the great positive mysteries of life? Here it is - All life seems to wish to reward its benefactors.

If you become the benefactor, you will receive these incredible rewards. If you are the benefactor to the garden, the flowers seem to bloom and say, "Look at me. Look how bright and beautiful I am because you took care of me. I wish to reward you by being beautiful, lovely, spectacular."

Your own children, if you become their benefactor, they want to reward you with their progress. I taught my daughters how to swim. And my daughters would say, as they were about to dive, "Daddy,

daddy watch, watch, look, look, watch" as if to say; 'look what you have created here, you've spent the time with me and now look at me. This is the payoff. "Watch me dive." I was their benefactor.

I have found that all life wishes to respond to the benefactor. The ones who give their time, give their effort, give their patience, give their ideas, the benefit of their experience. Whatever has benefited from that, wishes to respond. The crop wishes to grow. The child wishes to show you how much progress they've made.

And remember that whatever you move towards tends to move towards you. Just as when you move toward education, and education starts to seek you out. Or when you move toward progress and progress seems to want to now embrace you. You will find that, just as predictably,

as you move towards helping those in your care they will wish to repay you with their own success and accomplishments.

(Source: Excerpted from the New Weekend Seminar audio/CD series by Jim Rohn. © 1999 Jim Rohn International. All rights reserved worldwide)

Your Body

Shin Splints

Shin splints involve small tears in the muscle fibers or connective tissue along the tibia (the inner/larger leg bone of the lower leg). The pain resides over a long area. Pain in a specific place may indicate a stress fracture of the bone rather than shin splints. Shin splints may result from an imbalance between the strong muscles in the back of the leg and

the weak muscles in the front of the leg. If in doubt about the injury, consult a physician.

The following are some ways to help prevent shin splints or recover from them:

- * Check your shoes. Shoes should have an ample arch support and overall cushioning. Replace running and walking shoes every 400 to 500 miles or every six to eight months.
- * Walk on your heels. This exercise will help you to build muscle in the front part of your lower leg. Walk on your heels with long strides until your shins begin to burn. Gradually increase the length of the time you can walk this way without feeling the burn. Do this daily.
- * Ice cups. Freeze water in a paper cup, peel back the top, and moisten the ice with water and rub over the injury. Do this for five to seven minutes/four to six times a day.
- * Switch exercises. Choose a low-impact activity while you are healing.
- * Change exercise surfaces. Run or walk on a soft but level surface. The shin splints should improve within two weeks.

Health

Sunlight "Dilemma"

The title above was used on a commentary in the January 6, 2001 issue of the Lancet that described the view of many scientists working on vitamin D - we don't get enough. Vitamin D is found in cod liver oil, oily fish, is added to milk, and is produced in the skin on exposure to the sun.

Vitamin D deficiency leads to rickets, a deformity of growing bones that used to be prevalent before addition of the vitamin to milk. Osteoporosis, muscle weakness, and possibly cancers of the breast, colon, prostate and ovary have been linked to low vitamin D levels. Since vitamin D is not consumed in adequate amounts by many people, especially the elderly, this commentary recommends adequate exposure to sunlight on a regular basis.

HERE'S WHAT YOU NEED TO KNOW: There is no simple formula for how much sun exposure is adequate for vitamin D production because of differences in latitude, skin pigmentation, sunscreen use, and air pollution. But even 15 minutes of exposure a week for three-fourths of the year can help eliminate the need for dietary intake.

(Source: Copyright 2001 Nutrition News Focus Inc.)

Humor

Real Headlines

- Include Your Children when Baking Cookies
- Police Begin Campaign to Run Down Jaywalkers
- Safety Experts Say School Bus Passengers Should Be Belted
- Drunk Gets Nine Months in Violin Case
- Survivor of Siamese Twins Joins Parents
- Prostitutes Appeal to Pope
- Lung Cancer in Women Mushrooms
- Eye Drops Off Shelf
- Teachers Strike Idle Kids
- Clinton Wins on Budget, But More Lies Ahead
- Plane Too Close to Ground, Crash Probe Told

- Miners Refuse to Work after Death
- Juvenile Court to Try Shooting Defendant
- Stolen Painting Found by Tree
- Two Sisters Reunited After 18 Years in Checkout Counter
- Killer Sentenced to Die for Second Time in 10 Years
- War Dims Hope for Peace
- If Strike Isn't Settled Quickly, It May Last a While
- Cold Wave Linked to Temperatures
- Red Tape Holds Up New Bridges
- Typhoon Rips Through Cemetery; Hundreds Dead
- Man Struck By Lightning Faces Battery Charge
- New Study of Obesity Looks for Larger Test Group
- Kids Make Nutritious Snacks
- Local High School Dropouts Cut in Half
- New Vaccine May Contain Rabies

Tech Tip

The (CTRL) key provides you with shortcut combinations for use in most of your programs.

Common shortcut combinations include:	
Shortcut	Description
+A	Select all
+B	Bold
+C	Copy
+F	Find
+H	Replace
+I	Italics
+N	New
+O	Open
+P	Print
+S	Save
+U	Single underline
+V	Paste
+X	Cut
+Y	Redo typing
+Z	Undo typing
+ Home	Takes you to the top of the page

+ End	Takes you to the end of the page
+ Backspace	Moving backwards in a doc, removes words, one at a time
+ left arrow	Moves backward through a doc, puts your cursor at the beginning of each word
+ right arrow	Moves forward through a doc, puts your cursor at the beginning of each word
+ up arrow	Highlights whole lines of text, moving upward through a document
+ down arrow	Highlights whole lines of text, moving downward through a document
Ctrl + Shift + F8	Highlights a block of text
Ctrl+ Shift Home	Highlights the entire doc above cursor
Ctrl + Shift End	Highlights the entire doc below cursor
Shift End	Highlights the whole line to the right of cursor

Work and Health

Vacations Delay Death

New research suggests that working for years without taking vacations could put people at risk for early death, particularly from heart disease.

Researchers analyzed the relationship between death rates and vacation frequency in more than 12,000 men who participated

in a study of coronary heart disease (CHD) risk factors.

The difference in death rates was most significant between the 13% of participants who never took a vacation and the 26% who reported taking five vacations a year.

The five-vacation group had a one-third lower risk of dying during the 9-year study period compared with the no-vacation group.

Even more significant, the five-vacation group had a 40% lower risk of dying compared with the no-vacation group.

"Although the specific mechanism of this association remains unknown, these findings suggest the importance of considering the health benefits of restorative behaviors, such as vacationing," the researchers conclude. "Vacations may not only be enjoyable but also health promoting."

(Source: *Psychosomatic Medicine* September/October, 2000;62:608-612)

Worth Knowing

Free Guide to Arthritis Drugs

The Arthritis Foundation is releasing a free guide to medications currently available to treat arthritis and related conditions such as lupus and fibromyalgia. The 2001 Drug Guide details more than 250 medications for the more than 100 known forms of arthritis. The 26-page booklet explains the warnings and cautions for each drug with regards to preexisting conditions, brand and generic names, dosage, special instructions, side effects and more. The 2001 Drug Guide is available for free by calling 1-800-283-7800.

Resources You Can Use



The following are available from the Work/Life Library:

Retiring Right by Lawrence Kaplan

This book answers questions about savings and investment income, tax shelters, the Social Security system and private benefits.

The Hospice Handbook by Larry Beresford

The author assures us that the terminally ill do have options and the quality of their lives can still be within their control.

Inspiration

"The only thing that stands between a man and what he wants from life is often merely the will to try it and the faith to believe that it is possible." -- Richard M. DeVos

"Don't fear failure so much that you refuse to try new things. The saddest summary of a life contains three descriptions: could have, might have, and should have." -- Louis E. Boone

Web Picks

Safe Shopping

This tip is a little late for the holiday shopping spree, but the American Bar Association hopes you'll visit their site at <http://www.safeshopping.org/> before you shop the Internet next time.

Consider these items of concern: how secure is your transaction, how will you maintain your privacy, how are you paying for the item, what do you know about the seller, what are you buying, what are the legal terms, when can you expect delivery, how should you keep records, to whom can you complain, and other online shopping tips. It's not just a matter of figuring out how to pay that credit card statement when it arrives.

Finances

Debt Reduction

The weight of shame and anxiety that often accompanies debt can be a pretty hefty burden to carry. Releasing this burden comes from taking action. Contrary to what we usually think, it's *inaction* that causes the anxiety more than the debt itself. Your anxiety is a messenger informing you that it's time to wake up and address the issue. When you finally decide to face your fear and start paying off your debt, you'll instantly feel better.

So let's look at a strategy for reducing your debt:

1. Get the facts. Make a list of balances from all of your debt -- car loans, mortgage, credit cards, school loans, personal loans, etc. The goal is to see exactly where you stand. Remember, you are not your debt. This piece of paper simply holds information about the money you owe. It is not a statement of your value as a human being. You have to know the facts before you can tackle the problem.

2. Put the list in order. As you look over the balances, reorder the list by putting the debt with the highest interest rates on top. These are the balances that need to be paid off the quickest.

3. Reorganize your debt. Before you start making payments, you'll want to see if you can reorganize your debt to reduce any interest amounts. For example, you may be able to consolidate two credit cards into one balance on a card with a lower interest rate. Or, you may be able to renegotiate your interest rates (yes, this can be done -- see the Motley Fool resource below).

Be careful about consolidating loans that give you access to more money. This will just make your debt problems even worse. You'll want to put new money management behaviors firmly in place before you put cash in your hands.

4. Get support. Once you know how much debt you have, it's time to consult with someone who handles money well about how to pay off your debt as quickly as possible. Most people need this kind of guidance. You might speak with your accountant, your bookkeeper, or you might contact a credit counseling service. Credit counseling agencies can help you to reduce interest rates, eliminate late fees, restructure debt and lower payment amounts.

Check out the Motley Fool website for more info on eliminating debt: <http://www.fool.com/credit/credit.htm?ref=PfinAg>.

Another great resource for changing the way you handle your money is the book *"How to Get Out of Debt, Stay Out of Debt, and Live Prosperously"* by Jerrold Mundis. It's one of my favorites!

5. Commit to paying it off. Once you have a plan in place, it's time to follow through. Each month, when you make a payment, imagine that you're making a deposit to your "self esteem bank." It works!

I still remember how good it felt to be actively engaged in the process of saying goodbye to those loans that had held me captive for so long. If you're tired of feeling overwhelmed or burdened by debt, then do something about it. The quicker you act, the faster you'll feel better -- promise!

Take Action

Make a commitment to face your debt fears head on. Set aside some time this week and start with step #1. By paying off your debt, you're becoming a responsible steward for your money. This stewardship is the key to attracting more abundance into your life!

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Questions, comments to:
Evelin Saxinger, Work/Life Program Manager, esaxinge@hq.nasa.gov or 358-1311
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<http://www.hq.nasa.gov/office/codec/cc/navig-4.pdf>